

Remarks

This amendment is submitted in response to the Office Action mailed February 11, 2003. The status of the claims is as follows: Claims 1-24 stand rejected. Per this amendment, Claims 1, 8, 16 and 18 have been amended. No claims have been cancelled or added.

It is called to the Examiner's attention that U.S. Patent Number 5,220,501 was not cited on Form 892. With the next Office Action, it is respectfully requested that the Examiner supply Form 892 with a citation for this patent.

It is called to the Examiner's attention that an Information Disclosure Statement was filed on February 24, 2003 and again on March 3, 2003. This Information Disclosure Statement was filed a second time so that it would be in compliance with 35 C.F.R. § 1.97. Therefore, the Examiner may disregard the Information Disclosure Statement filed on February 4, 2003. Return of the Form 1449 is respectfully requested.

It is called to the Examiner's attention that no prior art rejection was made with respect to Claims 15-17.

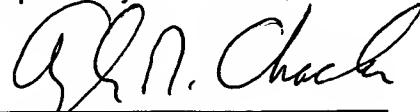
The Examiner rejected Claims 1-24 under 35 U.S.C. 112, second paragraph, as being indefinite. More specifically, the Examiner objects to the use of the word "potentially". In response, Claims 1, 8, 16, and 18 have been amended accordingly.

The Examiner rejected Claims 1-14 and Claims 18-24 under 35 U.S.C. § 103 as being unpatentable over U.S. Patent Number 5,914,472 issued to Foladare (hereinafter U.S. '472) in view of U.S. Patent Number 5,220,501 issued to Lawlor (hereinafter U.S. Patent '501). This position is respectfully traversed. It is respectfully submitted that the Examiner has misconstrued the teachings of U.S. '472 and therefore misapplied this reference to the claims. U.S. '472 is directed to allowing an account holder to authorize an increase in a spending limit that has been exceeded by an auxiliary account user. See column 1, lines 10-13 and column 2,

lines 42-47. Critical in U.S. '472 is that a central computer operated by the account issuer establishes two way communication with the account holder in order to seek authorization for the increased spending limit. See column 3, lines 2-15. Nothing in U.S. '472 provides any teaching, motivation or suggestion of at least the following: (i) calculating an authorization code corresponding to established respective authorization parameter data; (ii) providing the authorization code to an owner; (iii) receiving the authorization and transaction data from a merchant at the bank were an account has been previously established; (iv) calculating a confirmation code; and (iv) comparing the authorization code with the confirmation code to determine whether or not to approve the transaction. All that may reasonably inferred from U.S. '472, is that the central computer, after contacting the account holder, receives a "yes" or "no" response from the account holder as to whether or not to approve the transaction that has exceeded the spending limit. Nothing more is disclosed.

Based on the amendments and reasoning provided above it is respectfully submitted that all claims are in condition for allowance. Reconsideration and an early indication of allowance are respectfully requested. If the Examiner finds reason not to allow all claims, then a telephone interview with the Attorney signed below is also respectfully request.

Respectfully submitted,



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